

Fill in this information to identify the case:

7

Debtor 1 Bryan S. Child

Debtor 2 Courtney L. Child  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Utah

Case number 15-27428

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Tiki Series III Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 4 5 9 9

Date of payment change:  
Must be at least 21 days after date of this notice 06/01/2019

New total payment: \$ 759.39  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

 No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 162.38New escrow payment: \$ 185.47

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Bryan S. Child  
First Name Middle Name Last Name

Case number (if known) 15-27428

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ D. Anthony Sottile

Signature

Date 05/07/2019

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number  Street   
Loveland OH 45140  
City  State  ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

Sav Devon Corp

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 18, 2019

BRYAN S CHILD  
 COURTNEY L CHILD  
 4992 VISTA DR  
 ROY UT 84067

Loan: [REDACTED]

Property Address:  
 4992 VISTA DRIVE  
 ROY, UT 84067

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Sept 2018 to May 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Jun 01, 2019:</b>		<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		573.92	573.92	**	Due Date:	Jan 01, 2019
Escrow Payment:		162.38	185.47		Escrow Balance:	69.33
Other Funds Payment:		0.00	0.00		Anticipated Pmts to Escrow:	811.90
Assistance Payment (-):		0.00	0.00		Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00		Anticipated Escrow Balance:	\$881.23
Total Payment:		\$736.30	\$759.39			

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
					Starting Balance	0.00	228.00
Sep 2018	229.35			*		0.00	457.35
Nov 2018	229.35			*		0.00	686.70
Nov 2018			1,573.71	* County Tax		0.00	(887.01)
Dec 2018	887.01			* Escrow Only Payment		0.00	0.00
Dec 2018	162.38			*		0.00	162.38
Dec 2018	5.50			* Int on Escrow Pmt		0.00	167.88
Jan 2019	162.38			*		0.00	330.26
Feb 2019	162.38			*		0.00	492.64
Mar 2019	66.21			* Escrow Only Payment		0.00	558.85
Mar 2019			651.90	* Homeowners Policy		0.00	(93.05)
Apr 2019	162.38			*		0.00	69.33
				Anticipated Transactions		0.00	69.33
Apr 2019	649.52						718.85
May 2019	162.38						881.23
	\$0.00	\$2,878.84		\$0.00	\$2,225.61		

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.



Analysis Date: April 18, 2019

BRYAN S CHILD

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jun 2019	185.47		Starting Balance	881.23	646.36
Jul 2019	185.47			1,066.70	831.83
Aug 2019	185.47			1,252.17	1,017.30
Sep 2019	185.47			1,437.64	1,202.77
Oct 2019	185.47			1,623.11	1,388.24
Nov 2019	185.47	1,573.71	County Tax	1,808.58	1,573.71
Dec 2019	185.47			420.34	185.47
Jan 2020	185.47			605.81	370.94
Feb 2020	185.47			791.28	556.41
Mar 2020	185.47			976.75	741.88
Apr 2020	185.47	651.90	Homeowners Policy	1,162.22	927.35
May 2020	185.47			695.79	460.92
				881.26	646.39
	<u>\$2,225.64</u>	<u>\$2,225.61</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$185.47. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$370.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$881.23. Your starting balance (escrow balance required) according to this analysis should be \$646.36. This means you have a surplus of \$234.87. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed.)**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$2,225.61. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Case 15-27428 Doc	Filed 05/07/19	Entered 05/07/19 13:21:08 Desc Main
New Escrow Payment Calculation	Document	Page 6 of 7
Unadjusted Escrow Payment	185.47	
Surplus Amount:	0.00	
Shortage Amount:	0.00	
Rounding Adjustment Amount:	0.00	
Escrow Payment:	<u>\$185.47</u>	

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH  
SALT LAKE CITY DIVISION**

In Re:

Case No. 15-27428

Bryan S. Child  
Courtney L. Child

Chapter 13

Debtors.

Judge R. Kimball Mosier

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**CERTIFICATE OF SERVICE**

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I certify that on May 7, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Paul Duane Benson, Debtors' Counsel  
[paulbenson@paulbensonlaw.com](mailto:paulbenson@paulbensonlaw.com)

Lon Jenkins , Chapter 13 Trustee  
[ecfmail@ch13ut.org](mailto:ecfmail@ch13ut.org)

Office of the United States Trustee  
[ustpregion19.sk.ecf@usdoj.gov](mailto:ustpregion19.sk.ecf@usdoj.gov)

I further certify that on May 7, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Bryan S. Child, Debtor  
4992 South Vista Drive  
Roy, UT 84067

Courtney L. Child, Debtor  
4992 South Vista Drive  
Roy, UT 84067

Dated: May 7, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)